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TITLE: System and method for electronically
providing customer services including payment of bills,
financial analysis and loans

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INVENTOR-INFORMATION:

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US-CL-CURRENT: 705/40, 705/38 , 705/45

CLAIMS:

What is claimed is:

1. A system for use by a service provider to pay bills rendered to a consumer by billing entities, said system comprising:

a financial institutions database having specific information pertaining to the consumers' financial institutions at which consumers maintain accounts and from which accounts payments to the billing entities may be

made;

a billing entities database having specific information pertaining to the billing entities to be paid;

at least one remote telecommunications device operable by a consumer to be in communication with a central processing unit operated by said service provider;

a program directing the operations of said central processing unit to analyze instructions received from said consumer through said telecommunications device, said program further including means for identifying a preferred form of payment drawn on the consumer's account at the financial institution with respect to payments to be effected to said billing entities; and

means for effecting payment of the bills on behalf of the consumer's accounts, to said billing entities, said payments to be made from the consumer's account at the financial institution, whether or not the service provider is a bank.

2. The system of claim 1 wherein the preferred form of payment is selected from a member of the group consisting of electronic funds transfer, charge to a credit card, a check, and a draft.

3. The system of claim 1 wherein said program further includes means for relating certain dollar amount limits to preselected forms of payment to determine the form of payment to be effected to said billing entities.